

UNITED STATES DISTRICT COURT
FOR THE CENTRAL DISTRICT OF CALIFORNIA
SOUTHERN DIVISION

March 2024 Grand Jury

UNITED STATES OF AMERICA,

Plaintiff,

v.

RODNEY LEE TAYLOR,

Defendant.

No. 8:24-cr-00034-JVS

I N D I C T M E N T

[18 U.S.C. § 1344(1): Bank Fraud;
18 U.S.C. § 1029(a)(1): Use of
Counterfeit Access Device; 18
U.S.C. § 1028A(a)(1): Aggravated
Identity Theft]

The Grand Jury charges:

COUNTS ONE THROUGH THREE

[18 U.S.C. § 1344(1)]

A. INTRODUCTORY ALLEGATIONS

At times relevant to this Indictment:

1. Capital One was a financial institution insured by the
Federal Deposit Insurance Corporation.

B. THE SCHEME TO DEFRAUD

2. Beginning on a date unknown to the Grand Jury, but no later
than on or about February 15, 2023, and continuing to at least March
2, 2023, in Los Angeles and Orange Counties, within the Central

1 District of California, and elsewhere, defendant RODNEY LEE TAYLOR,
2 knowingly and with intent to defraud, devised, participated in, and
3 executed a scheme to defraud Capital One.

4 3. The scheme to defraud operated, in substance, in the
5 following manner:

6 a. Defendant TAYLOR would obtain personal identifying
7 information of victims and information related to actual credit cards
8 held by the victims.

9 b. Defendant TAYLOR then would make telephone calls to
10 the financial institutions that issued these credit cards to the
11 victims, would impersonate the victims during the calls, and, while
12 fraudulently claiming to be the victims, would instruct the financial
13 institutions to issue an additional credit card on the victims'
14 accounts in defendant TAYLOR's own name and send those cards to
15 defendant TAYLOR.

16 c. The financial institutions would then create new
17 credit cards on the victims' accounts in defendant TAYLOR's name and
18 send those cards to defendant TAYLOR.

19 d. Defendant TAYLOR would then use the fraudulently
20 issued credit cards to purchase expensive merchandise at luxury
21 retail stores.

22 C. EXECUTION OF THE SCHEME TO DEFRAUD

23 4. On or about the dates set forth below, in Orange County,
24 within in the Central District of California, and elsewhere,
25 defendant TAYLOR knowingly and willfully executed the fraudulent
26 scheme described above by committing the following acts:

| COUNT | DATE | ACT |
|-------|-----------|--|
| ONE | 2/28/2023 | Purchase of merchandise in the amount of \$8,124.36 with Capital One Neiman Marcus credit card with number ending in 1336 issued on account of I.B. |
| TWO | 2/28/2023 | Purchase of merchandise in the amount of \$11,626.22 with Capital One Neiman Marcus credit card with number ending in 1336 issued on account of I.B. |
| THREE | 3/2/2023 | Purchase of merchandise in the amount of \$2,920.03 with Capital One Neiman Marcus credit card with number ending in 1336 issued on account of I.B. |

COUNT FOUR

[18 U.S.C. § 1029(a)(1)]

On or about February 28, 2023, in Orange County, within the Central District of California, defendant RODNEY LEE TAYLOR, knowingly and with intent to defraud, used a counterfeit access device (as defined in Title 18, United States Code, Sections 1029(e)(1) and (2)), namely, a fraudulently obtained Capital One Neiman Marcus credit card with number ending in 1336, to purchase merchandise in the amount of \$8,124.36, with such use affecting interstate and foreign commerce.

COUNT FIVE

[18 U.S.C. § 1029(a)(1)]

On or about February 28, 2023, in Orange County, within the Central District of California, defendant RODNEY LEE TAYLOR, knowingly and with intent to defraud, used a counterfeit access device (as defined in Title 18, United States Code, Sections 1029(e)(1) and (2)), namely, a fraudulently obtained Capital One Neiman Marcus credit card with number ending in 1336, to purchase merchandise in the amount of \$11,626.22, with such use affecting interstate and foreign commerce.

COUNT SIX

[18 U.S.C. § 1029(a)(1)]

On or about March 2, 2023, in Orange County, within the Central District of California, defendant RODNEY LEE TAYLOR, knowingly and with intent to defraud, used a counterfeit access device (as defined in Title 18, United States Code, Sections 1029(e)(1) and (2)), namely, a fraudulently obtained Capital One Neiman Marcus credit card with number ending in 1336, to purchase merchandise in a transaction in the amount of \$2,920.03, with such use affecting interstate and foreign commerce.

COUNT SEVEN

[18 U.S.C. § 1028A(a)(1)]

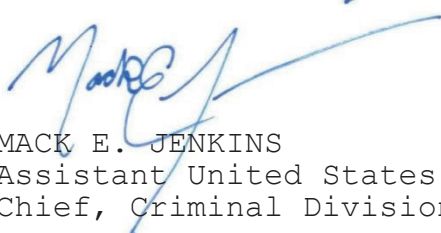
From on or about February 15, 2023 to on or about March 2, 2023, in Los Angeles and Orange Counties, within the Central District of California, defendant RODNEY LEE TAYLOR knowingly used and possessed, without lawful authority, means of identification that defendant TAYLOR knew belonged to another person, namely, the name, partial Social Security number, email address, and telephone number of I.B., during and in relation to the offenses of Bank Fraud, felony violations of Title 18, United States Code, Section 1344(1), as charged in Counts One through Three of this Indictment.

A TRUE BILL

/s/

Foreperson

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